MICHAEL LEHNERS, ESQ.
429 Marsh Ave.
Reno, Nevada 89509
Nevada Bar Number 003331
(775) 786-1695
email michaellehners@yahoo.com
Attorney for Plaintiff

UNITED STATES DISTRICT COURT

DISTRICT OF NEVADA

oOo

GEORGE A. BISHOP

Plaintiff

vs.

ALLIED COLLECTION SERVICES, INC.,

Defendant
_______________________________/

Case No.

COMPLAINT

COMES NOW Plaintiff above named by and through undersigned counsel and files the following complaint against Defendant, Allied Collection Services, Inc.

GENERAL ALLEGATIONS

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), which prohibits debts collectors from engaging in abusive, deceptive, and unfair practices.

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337.

3. The Plaintiff is a natural person residing in Carson City, Nevada.

4. The Defendant is an artificial entity conducting business in Washoe County, Nevada.

5. The Defendant is a "debt collector" as defined by 15 U.S.C. §1692a(6).

6. On or about August 30, 2004 Mr. Bishop executed a note secured by a deed of trust in favor of Nevada State Bank (NSB Note).

7. The NSB note was a consumer debt in that it was an obligation for Mr. Bishop to purchase his family's residence located at 424 La Costa Circle, Dayton, Nevada.

8. On or about July 20, 2012 the property securing the NSB note was sold at a non-judicial foreclosure sale for the sum of $157,610.97.

9. On July 30, 2012 a Trustee's Deed upon sale was recorded in the Lyon County Recorder's Office as Document No. 494385.

10. NRS 40.455 provides for a six month statute of limitation to collect any deficiency amounts owed after a non-judicial foreclosure sale conducted pursuant to NRS 107.080 et. seq.

11. Sometime after January 30, 2013 Allied Collection began its collection efforts against Mr. Bishop with respect to the NSB note deficiency.

12. On April 15, 2016 Allied Collection sent Mr. Bishop a letter stating that the balance owing on the NSB note was $86.48. A true and correct copy of this letter has been attached as Exhibit "1".

13. On April 27, 2016 Mr. Bishop sent Allied Collection a letter that enclosed a check for payment in full of the $86.48 balance. A true

and correct copy of this letter with the enclosed check have been attached as Exhibit "2".

14. On April 29, 2016 Allied Collection sent Mr. Bishop a letter stating that the balance owing on the NSB note was $86,623.89. Said letter further advised that Allied Collection had reported this debt to consumer reporting agencies. A true and correct copy of this letter has been attached as Exhibit "3".

FIRST CLAIM FOR RELIEF

False or Misleading Representations - §1692e(2)

15. The Plaintiff alleges, realleges and incorporates by reference each and every allegation contained in the preceding paragraphs.

16. The letters attached hereto were attempts to collect a debt that is time barred.

17. Allied Collection stated in its April 29, 2016 letter that it had reported this debt to consumer reporting agencies, which was an attempt to cause Mr. Bishop to make payments to Allied Collection on a debt that is time barred.

18. Allied Collection's mention of consumer reporting agencies and demand for payment would mislead the least sophisticated debtor about the enforceability of the debt.

19. Allied Collection's letters violated 15 U.S.C. §1692e(2) in that they made a false representations of the character, amount, or legal status of the debt.

20. The remedy for these actions is the greater of actual damages or statutory damages in the amount of $1,000.00, per offense, subject to the limitations imposed by 15 U.S.C. §1692k(a)(1)(B).

SECOND CLAIM FOR RELIEF

False Representations of Amount of Debt - §1692e(2)

21. The Plaintiff alleges, realleges and incorporates by reference each and every allegation contained in the preceding paragraphs.

22. On April 15, 2016 Allied Collection sent Mr. Bishop a letter stating that the balance owing on the NSB note was $86.48.

23. On April 27, 2016 Mr. Bishop sent Allied Collection payment in full of the $86.48 demand.

24. On April 29, 2016 Allied Collection sent Mr. Bishop a letter stating that the balance owing on the debt was $86,623.89.

25. Allied Collection's letters violated 15 U.S.C. §1692e(2) in that they made a false representations of amount of the debt.

26. The remedy for these actions is the greater of actual damages or statutory damages in the amount of $1,000.00, per offense, subject to the limitations imposed by 15 U.S.C. §1692k(a)(1)(B).

THIRD CLAIM FOR RELIEF

Threatening Action that Can Not Be Legally Taken - §1692e(5)

27. The Plaintiff alleges, realleges and incorporates by reference each and every allegation contained in the preceding paragraphs.

28. Allied Collection stated in its April 29, 2016 letter that it had reported this debt to consumer reporting agencies.

29. An August 3, 2016 credit report from TransUnion reflects that on July 31, 2012 Nevada State Bank had already made a derogatory entry on Mr. Bishop's credit.

30. By representing that it had already reported this debt to a consumer reporting agency, Allied Collection represented it had taken action it could not take, the double reporting of a single debt.

31. Allied Collection's communications regarding consumer reporting agencies violated 15 U.S.C. §1692e(2).

32. The remedy for these actions is the greater of actual damages or statutory damages in the amount of $1,000.00, per offense, subject to the limitations imposed by 15 U.S.C. §1692k(a)(1)(B).

WHEREFORE, The Plaintiff respectfully prays the judgment be entered against the Defendant for the following:

1. With respect to the First Claim for Relief, actual damages in an amount to be proven at trial, statutory damages pursuant to 15 U.S.C. §1692k(a) in the amount of $1,000.00 per offense, subject to the limitations imposed by 15 U.S.C. §1692k(a)(1)(B);

2. With respect to the Second Claim for Relief, actual damages in an amount to be proven at trial, statutory damages pursuant to 15 U.S.C. §1692k(a) in the amount of $1,000.00 per offense, subject to the limitations imposed by 15 U.S.C. §1692k(a)(1)(B)

3. With respect to the Third Claim for Relief, actual damages in an amount to be proven at trial, statutory damages pursuant to 15 U.S.C. §1692k(a) in the amount of $1,000.00 per offense, subject to the limitations imposed by 15 U.S.C. §1692k(a)(1)(B).

4. For such other and further relief as this Court may order.

Dated: This 14 day of October, 2016

By: ______________________

Michael Lehners, Esq.
429 Marsh Ave.
Reno, Nevada 89509
Nevada Bar Number 003331

Exhibit 1

Exhibit 1

Exhibit 2

Exhibit 2

Exhibit 3

Exhibit 3

Exhibit List

Exhibit 1	Allied Letter Dated April 15, 2016
Exhibit 2	Mr. Bishop Letter Dated April 27, 2016
Exhibit 3	Allied Letter Dated April 29, 2016

Exhibit 1

Exhibit 1

Rcv'd 4/18/16

Allied Collection Services, Inc.

702-737-5506

800-889-6573

3080 S. Durango Dr.
Suite 208
Las Vegas, NV 89117

Date: April 15, 2016

2543936

GEORGE A BISHOP
PO BOX 22242
CARSON CITY NV 89721

RE: NEVADA STATE BANK 120727118200100

OUR ACCOUNT NUMBER: 2543936

BALANCE OWING: $86.48

Per your request, enclosed find supporting documentation for the above referenced account or accounts.

We will expect your payment in full within 5 days.

If the information supplied DOES NOT agree with your records, contact us IMMEDIATELY.

Sincerely,

Adelino Anjos
800-889-6573

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This document may contain privileged and confidential information intended only for the use of the individual or Entity to which it is addressed. If the reader of the document is not the intended recipient or the employee or agent Responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this document in error, please, immediately notify us by telephone and return the original document to the above address via the postal service.

ShawSpectrum

2343936

GEORGE A BISHOP

424 LACOSTA CIRCLE
DAYTON, NV 89705-0000 US

SSN: [redacted]

#	Portfolio	#	Balance	DPD	Amt. Delinq.	# Payments	Pay Amt.	Status
1	Consumer Loans	1	$63,061.16	0	$0.00	0	$0.00	Open

Cust: 1180422752329300 Acct: 1207271182031002 C/O #

Generate Payoff QuoteQueue Mode
StatusRequest processed successfully.
1. No additional messages.

Payoff Quote Detail

Principal	$53,061.16	Interest Adjustment	$0.000000
Payoff Interest	$9,504.82	Good Through	08/28/2012
Interest Rebate	$0.00	Effective Date	08/28/2012
Unpaid Expenses	$15.00	Days Adjusted	0
Unpaid Fees	$45.00		
Unearned Insurance	$0.00		
Total Payoff	$72,625.98		

Account Interest Detail

Amortization Method	Simple Interest
Last Accrued Date	08/27/2012
Original Periods	N/A
Remaining Periods	N/A
Interest Receivable	$9,504.82
Perdiem	$7.290907
Calculation Method	Actual/365
Accrual Rate	4.225% 9.25%

Expenses

1 Total Result(s) | Page 1 of 1

	Expense Code	Description	Category Code	Receivable Amount
1	MISCEXP	Misc. Expense	Pass Through Charges	$15.00

Fees

1 Total Result(s) | Page 1 of 1

	Fee Code	Description	Category Code	Receivable Amount
1	MISCFEE	Miscellaneous Fee	Miscellaneous Fee	$45.00

Insurance

No results found.

Insurance Receivables

No results found.

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ILP. C/O
DEFIC. BALANCE
AFTER FORECLOSURE
SALE

Joe S.

0180431800040037770955083020004

PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$237,600.00	08-30-2004	09-10-2034	***	6340	4318-4003777		

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: GEORGE A BISHOP
JUDITH A BISHOP
424 LA COSTA CIRCLE
DAYTON, NV 89403

Lender: NEVADA STATE BANK
CARSON CITY BRANCH
599 E WILLIAM ST.
CARSON CITY, NV 89701

Principal Amount: $237,600.00 **Initial Rate: 5.390%** **Date of Note: August 30, 2004**

PROMISE TO PAY. I ("Borrower") jointly and severally promise to pay to NEVADA STATE BANK ("Lender"), or order, in lawful money of the United States of America, the principal amount of Two Hundred Thirty-seven Thousand Six Hundred & 00/100 Dollars ($237,600.00), together with interest on the unpaid principal balance from August 30, 2004, until paid in full. The interest rate will not increase above 25.000%.

PAYMENT. Subject to any payment changes resulting from changes in the Index, I will pay this loan in 360 payments of $1,335.25 each payment. My first payment is due October 10, 2004, and all subsequent payments are due on the same day of each month after that. My final payment will be due on September 10, 2034, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. Interest on this Note is computed on a 365/365 simple interest basis; that is, by applying the ratio of the annual interest rate over the number of days in a year, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in an independent index which is the 5 year LIBOR/Swap rate. Lender's LIBOR/Swap rate is to be strictly interpreted and is not intended to serve any other purpose other than providing an index to determine the interest rate used herein. Lender's LIBOR/Swap rate may not necessarily be the same as the quoted offer side in the Eurodollar time deposit market by any particular institution or service applicable to any interest period. As used herein, Lender's LIBOR/Swap rate shall mean the rate per annum quoted by Lender as Lender's 5 year LIBOR/Swap rate based upon the LIBOR/Swap rate as quoted for U.S. Dollars by Bloomberg or other comparable pricing services selected by Lender (the "Index"). The Index is not necessarily the lowest rate charged by Lender on its loans. If the Index becomes unavailable during the term of this loan, Lender may designate a substitute index after notice to me. Lender will tell me the current Index rate upon my request. The interest rate change will not occur more often than each five years. I understand that Lender may make loans based on other rates as well. The Index currently is 4.150% per annum. The interest rate to be applied to the unpaid principal balance of this Note will be at a rate of 1.240 percentage points over the Index, resulting in an initial rate of 5.390% per annum. Notwithstanding the foregoing, the variable interest rate or rates provided for in this Note will be subject to the following maximum rate. NOTICE: Under no circumstances will the interest rate on this Note be more than the lesser of 25.000% per annum or the maximum rate allowed by applicable law. Unless waived by Lender, any increase in the interest rate will increase the amounts of my payments.

PREPAYMENT PENALTY. Upon prepayment of this Note, Lender is entitled to the following prepayment penalty: Upon prepayment of this Note, Modification of this Note, or Change in Terms of this Note, Lender is entitled to the following prepayment penalty: One half of 1% (50 basis points) of the outstanding loan balance, if paid off, modified, or has a change in terms on or before the 36th month from the date of this Note. Except for the foregoing, I may pay all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: NEVADA STATE BANK, CARSON CITY BRANCH, 599 E WILLIAM ST., CARSON CITY, NV 89701.

LATE CHARGE. If a payment is 10 days or more late, I will be charged 5.000% of the unpaid portion of the regularly scheduled payment or $20.00, whichever is greater.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the total sum due under this Note will bear interest from the date of acceleration or maturity at the variable interest rate on this Note. The interest rate will not exceed the maximum rate permitted by applicable law.

DEFAULT. I will be in default under this Note if any of the following happen:

Payment Default. I fail to make any payment when due under this Note.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

Default in Favor of Third Parties. I or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or my ability to repay this Note or perform my obligations under this Note or any of the related documents.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender

0180431800040037770140083020004

BOARDING DATA SHEET

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$237,600.00	08-30-2004	09-10-2034	*****	6340	4318-4003777		

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.

Borrower: GEORGE A BISHOP
JUDITH A BISHOP
424 LA COSTA CIRCLE
DAYTON, NV 89403

Lender: NEVADA STATE BANK
CARSON CITY BRANCH
599 E WILLIAM ST.
CARSON CITY, NV 89701

CUSTOMER DATA SUMMARY

GEORGE A BISHOP — [redacted] — Individual — Borrower — Cust #: 4318-4003777
Street Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Phone: (775) [redacted]
Mailing Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Birthday: [redacted]
Primary Phone: (775) 267-2601 — Ext: — Instructions:

JUDITH A BISHOP — [redacted] — Individual — Borrower — Cust #: 4318-4003777
Street Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Phone: (775) [redacted]
Mailing Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Birthday: [redacted]
Primary Phone: (775) 267-2601 — Ext: — Instructions:

TRANSACTION SUMMARY

Transaction No.: 169798
Product Category: 12
Loan Policy: Consumer

Product Description: HRL Greater Than 10 Yr. - 5 Yr. Adjustable
Purpose: Loan is for Personal, Family, Household Purposes or Personal Investment Purposes.
Specific Loan Purpose: Purchase new home

CLASSIFICATION DATA

Application No: 1381281
Application Date: 08-30-2004
Loan No: 0180431800040037777
Loan Date: 08-30-2004
Officer:
Processor No: S8615H Hart, Shauna
Collateral Code: 6340
Charge Code:
Call Code:
Prior Lien Bal: 0
SIC Code: 9999
Automatic Payments: 590042065

Branch: 4318 CARSON CITY BRANCH
Dept: RLC CON
Division:
Region:
Loan Type: Installment (Direct - Installment)
Loan Class: New Loan
Purpose Code: 761
Class Code:
Loan Grade: 6
Sell Title Ins: N
AppID: 1381281

Employee Loan: No
Restricted Access: No
Reg O Loan: No
Comments:

Portfolio Code:
Host System:
Approved in RLC: Y
SBSS Score:
Diligenz A/C#:

80.00

COLLATERAL SUMMARY

Type	SubType	Description	State	Value	Purchase Money	Collateral Code
Real Estate	1-4 Family	424 LA COSTA CIR, DAYTON, NV 89403	NV			6340

Flood Insurance for above Real Estate: — Real Estate Flood Section Not in Hazard Area — Map No:
Community: — Map Date: — Flood Notice Date:

Owner(s):

GEORGE A BISHOP — [redacted] — Individual — Cust #: 4318-4003777
Street Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Phone: (775) [redacted]
Mailing Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Birthday: [redacted]
Primary Phone: (775) [redacted] — Ext: — Instructions:

JUDITH A BISHOP — [redacted] — Individual — Cust #: 4318-4003777
Street Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Phone: (775) [redacted]
Mailing Address: 424 LA COSTA CIRCLE — DAYTON — NV 89403 — County: LYON — Birthday: [redacted]
Primary Phone: (775) 2[redacted] — Ext: — Instructions:

Exhibit 2

Exhibit 2

GEORGE BISHOP
P. O. BOX 22242
CARSON CITY, NEVADA 89721

Wednesday, April 27, 2016

CERTIFIED MAIL – RETURN RECEIPT REQUESTED

Allied Collection Services, Inc.
3080 S. Durango Dr.
Suite 208
Las Vegas, NV 89117

Re: Nevada State Bank
Nevada State Bank Act. NO.: 120727118200100
Your Account Number: 2543936

Dear Sirs:

Please be advised that I am in receipt of your letter of April 15, 2016, a copy of same is enclosed herein. Pursuant to your letter, please find my check in the amount of $86.48. This is payment in full of the matter you are collecting for Nevada State Bank as stated in your letter. Also, I am requesting that, now that the debt has been paid in full as stated in your letter, that you please delete or fix any derogatory remarks on my credit report and that of the co-borrow, Judith Bishop. If this is not our understanding, please do not cash the enclosed check and return same to me.

Sincerely,

George Bishop

GEORGE A BISHOP
JUDITH A BISHOP
Box 2224[illegible]
CARSON CITY NV 89721

[redacted]

137

April 7, 2016

PAY TO THE ORDER OF Allied Collection Services $ 86.48

Eighty-six and 48/100 DOLLARS

usbank

MEMO Acct # 2543936

Judi Bishop

⑆121201694⑆ 153756751167⑈0137

C

7015 3010 0001 8253 9359

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Allied Collection Services, Inc
3080 S. Durango Dr
Suite 208
Las Vegas NV 89117

9590 9403 0627 5183 7423 94

2. Article Number *(Transfer from service label)*

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

Picked up 5/18/16

3. Service Type

☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over $500)
☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

PS Form 3811, April 2015 PSN 7530-02-000 — Domestic Return Receipt

UNITED STATES POSTAL SERVICE

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4® in this box•

George Bishop
P.O. Box 22242
Carson City NV
89721

USPS TRACKING#

9590 9403 0627 5183 7423 94

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Allied Collection Services, Inc
3080 S. Durango Dr
Suite 208
Las Vegas NV 89117

9590 9403 0627 5183 7423 94

2. Article Number *(Transfer from service label)*

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Insured Mail
- ☐ Insured Mail Restricted Delivery (over $500)
- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

PS Form 3811, April 2015 PSN 7530-02-000-9053 Domestic Return Receipt

Exhibit 3

Exhibit 3

Allied Collection Services, Inc.
3080 S. Durango Suite 208
Las Vegas, NV 89117
(702)946-8465

April 29, 2016

GEORGE A BISHOP
PO BOX 22242
CARSON CITY, NV 89721

Reference Number: 2543936

Our offices are in receipt of your dispute and request for verification pursuant to 15 U.S.C.1692g of the Fair Debt Collection Practices Act. Please be advised we have contacted our client, regarding Anthony Pickett, who has confirmed the name and address listed on the account as well as the amount owed. Listed below is a summary of the charges on the account and any applicable fees or interest. Also enclosed is documentation provided by our client that confirm the charges.

Please be advised we have reported this debt to consumer reporting agencies, but in acknowledgement of your dispute, we have requested the account be updated as disputed. Consumer reporting agencies may take up to 30 days or longer to update reports and this is beyond our control.

Should you have any questions regarding this account or if you wish to discuss payment arrangements, please feel free to contact us at the number listed above. We look forward to helping you resolve this matter.

Creditor	Amount	Interest	Fees	Total
Nevada State Bank – ILD	$86,623.89	$0.00	$0.00	$86,623.89

This communication is from a debt collector and is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

ShawSpectrum

2543936

GEORGE A BISHOP

424 LACOSTA CIRCLE
DAYTON, NV 89705-0000 US

SSN: [redacted]
DOB: [redacted]

Cust: 1180922752329300
Acct: 1207271182001002

C/O #

Generate Payoff QuoteQueue Mode
StatusRequest processed successfully.

1. No additional messages.

#	Portfolio	Balance	DPD	Amt. Delinq.	# Payments	Pay Amt.	Status
1	Consumer Loans L	$63,061.16	0	$0.00	0	$0.00	Open

Payoff Quote Detail

Principal	$63,061.16	Interest Adjustment	$0.000000
Payoff Interest	✓ $9,504.82	Good Through	08/28/2012
Interest Rebate	$0.00	Effective Date	08/28/2012
Unpaid Expenses	✓ $15.00	Days Adjusted	0
Unpaid Fees	✓ $45.00		
Unearned Insurance	$0.00		
Total Payoff	✓ $72,625.98		

Account Interest Detail

Amortization Method	Simple Interest
Last Accrued Date	08/27/2012
Original Periods	N/A
Remaining Periods	N/A
Interest Receivable	$9,504.82 ✓
Perdiem	$7.290907 ✓
Calculation Method	Actual/365
Accrual Rate	4.22% ✓ 9.25%

Expenses

1 Total Result(s) | Page 1 of 1

	Expense Code	Description	Category Code	Receivable Amount
1	MISCEXP	Misc. Expense	Pass Through Charges	$15.00

Fees

1 Total Result(s) | Page 1 of 1

	Fee Code	Description	Category Code	Receivable Amount
1	MISCFEE	Miscellaneous Fee	Miscellaneous Fee	$45.00

Insurance

No results found.

Insurance Receivables

No results found.

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ILD. C/O
DEFIC. BALANCE
AFTER FORECLOSURE
SALE

[signature]